

IN THE CLAIMS:

1-52. (Cancelled)

53. (Newly presented) A method for providing a user with a customized healthcare services insurance package, comprising:

receiving personal information data regarding a user, wherein the personal information data comprises a user identifier and a financial parameter;

forwarding information regarding a plurality of healthcare service providers;

receiving a selection of a healthcare services panel comprising at least one of the healthcare service providers;

using a computer system to determine a healthcare services insurance package based on a user's selection and the financial parameter; and

forwarding a description of the determined healthcare services insurance package, said description including a proposed periodic payment for purchasing said determined healthcare services insurance package.

54. (Newly presented) The method of claim 53 wherein said user is an individual for whom said insurance is to be provided.

55. (Newly presented) The method of claim 53, wherein the personal information data further comprises a sponsor identifier.

56. (Newly presented) The method of claim 55, wherein the sponsor identifier identifies an employer of the user.

57. (Newly presented) The method of claim 53, wherein the financial parameter comprises an amount of healthcare benefits available from the employer.

58. (Newly presented) The method of claim 53, wherein the sponsor identifier identifies a healthcare administration company associated with the user.

59. (Newly presented) The method of claim 53, wherein the financial parameter comprises an amount of healthcare benefits available from the healthcare administration company associated with the user.

60. (Newly presented) The method of claim 55, wherein the sponsor identifier identifies the user.

61. (Newly presented) The method of claim 53, wherein the financial parameter comprises an amount of healthcare costs identified by the user.

62. (Newly presented) The method of claim 53, wherein the financial parameter represents that the user is soliciting price estimates.

63. (Newly presented) The method of claim 53, further comprising receiving a selection of an anchor provider by the user, wherein the list is provided to the user based on the anchor provider.

64. (Newly presented) The method of claim 53, further comprising receiving a selection of an anchor provider by the user, wherein the list is provided to the user based on a predefined criteria associated with the anchor provider.

65. (Newly presented) The method of claim 64, wherein the predefined criteria comprises one of the group consisting of: price, quality, ratings, ranking, location, time, distance and hospital affiliation.

66. (Newly presented) The method of claim 53, further comprising receiving a selection of a predefined criteria from the user wherein the list is provided to the user based on the predefined criteria.

67. (Newly presented) The method of claim 66, wherein the predefined criteria comprises one of the group consisting of: price, quality, ratings, ranking, location, time, distance and hospital affiliation.

68. (Newly presented) The method of claim 53, wherein the personal information data further comprises an identification of a plurality of individuals to be associated with the healthcare services package.

69. (Newly presented) The method of claim 53, wherein a healthcare services panel is selected by the user for each of the plurality of individuals, and wherein the healthcare services package is further determined based on the healthcare services panel of each of the plurality of individuals.

70. (Newly presented) The method of claim 53, wherein each healthcare service provider is associated with an individual cost and an umbrella policy credit and the personal information data further comprises an uncredited umbrella policy cost, and wherein determining the healthcare services insurance package further comprises:

aggregating the costs of healthcare service providers on the healthcare services panel;

aggregating the umbrella policy credits of each healthcare service provider on the healthcare services panel;

calculating a difference between the uncredited umbrella policy cost and the aggregated amount of umbrella policy credits, wherein the difference represents a credited umbrella policy cost; and

determining the healthcare services insurance package based on a sum of the aggregated costs and the credited umbrella policy cost.

71. (Newly presented) The method of claim 70, wherein each healthcare service provider is associated with an individual cost and an umbrella policy credit and the personal

information data further comprises an uncredited umbrella policy cost, and wherein determining the healthcare services package further comprises:

aggregating the individual costs of each healthcare service provider on the healthcare services panel of each of the plurality of individuals;

aggregating the umbrella policy credits of each healthcare service provider on the healthcare services panel of each of the plurality of individuals;

calculating a difference between the uncredited umbrella policy cost and the aggregated amount of umbrella policy credits, wherein the difference represents a credited umbrella policy cost; and

determining the healthcare services insurance package based on a sum of the aggregated costs and the credited umbrella policy cost.

72. (Newly presented) The method of claim 71, wherein the personal information data further comprises an amount of deductible on an umbrella policy, and wherein determining the healthcare services package is further based on the amount of deductible.

73. (Newly presented) The method of claim 72, wherein the personal information data further comprises an amount of deductible on an umbrella policy for each individual, and wherein determining the healthcare services insurance package is further based on the amounts of deductible.

74. (Newly presented) The method of claim 53 wherein the financial parameter comprises a co-payment amount for each selected provider.

75. (Newly presented) The method of claim 53 further comprising said forwarding information comprises forwarding information to said user.

76. (Newly presented) The method of claim 53 wherein said receiving a selection of a healthcare services panel comprising at least one of the healthcare service providers and said receiving personal information data regarding a user, wherein the personal information data comprises a user identifier and a financial parameter, further comprises:

receiving a selection from said user of a co-payment for each of said healthcare service providers;

wherein said healthcare services insurance package and said proposed periodic payment is determined based on said selected co-payments.

77. (Newly presented) A computerized system for providing a user with a customized healthcare services insurance package, comprising:

a memory device; and

a processor disposed in communication with said memory device, said processor configured for:

receiving personal information data regarding a user, wherein the personal information data comprises a user identifier and a financial parameter;

forwarding information regarding a plurality of healthcare service providers;

receiving a selection of a healthcare services panel comprising at least one of the healthcare service providers;

using a computer system to determine a healthcare services insurance package based on a user's selection and the financial parameter; and

forwarding a description of the determined healthcare services insurance package, said description including a proposed periodic payment for purchasing said determined healthcare services insurance package.

78. (Newly presented) The system of claim 77 wherein said user is an individual for whom said insurance is to be provided.

79. (Newly presented) The system of claim 77, wherein the personal information data further comprises a sponsor identifier.

80. (Newly presented) The system of claim 79, wherein the sponsor identifier identifies an employer of the user.

81. (Newly presented) The system of claim 77, wherein the financial parameter comprises an amount of healthcare benefits available from the employer.

82. (Newly presented) The system of claim 77, wherein the sponsor identifier identifies a healthcare administration company associated with the user.

83. (Newly presented) The system of claim 77, wherein the financial parameter comprises an amount of healthcare benefits available from the healthcare administration company associated with the user.

84. (Newly presented) The system of claim 79, wherein the sponsor identifier identifies the user.

85. (Newly presented) The system of claim 77, wherein the financial parameter comprises an amount of healthcare costs identified by the user.

86. (Newly presented) The system of claim 77, wherein the financial parameter represents that the user is soliciting price estimates.

87. (Newly presented) The system of claim 77, further comprising receiving a selection of an anchor provider by the user, wherein the list is provided to the user based on the anchor provider.

88. (Newly presented) The system of claim 77, further comprising receiving a selection of an anchor provider by the user, wherein the list is provided to the user based on a predefined criteria associated with the anchor provider.

89. (Newly presented) The system of claim 88, wherein the predefined criteria comprises one of the group consisting of: price, quality, ratings, ranking, location, time, distance and hospital affiliation.

90. (Newly presented) The system of claim 77, further comprising receiving a selection of a predefined criteria from the user wherein the list is provided to the user based on the predefined criteria.

91. (Newly presented) The system of claim 90, wherein the predefined criteria comprises one of the group consisting of: price, quality, ratings, ranking, location, time, distance and hospital affiliation.

92. (Newly presented) The system of claim 77, wherein the personal information data further comprises an identification of a plurality of individuals to be associated with the healthcare services package.

93. (Newly presented) The system of claim 77, wherein a healthcare services panel is selected by the user for each of the plurality of individuals, and wherein the healthcare services package is further determined based on the healthcare services panel of each of the plurality of individuals.

94. (Newly presented) The system of claim 77, wherein each healthcare service provider is associated with an individual cost and an umbrella policy credit and the personal information data further comprises an uncredited umbrella policy cost, and wherein determining the healthcare services insurance package further comprises:

aggregating the costs of healthcare service providers on the healthcare services panel;

aggregating the umbrella policy credits of each healthcare service provider on the healthcare services panel;

calculating a difference between the uncredited umbrella policy cost and the aggregated amount of umbrella policy credits, wherein the difference represents a credited umbrella policy cost; and

determining the healthcare services insurance package based on a sum of the aggregated costs and the credited umbrella policy cost.

95. (Newly presented) The method of claim 94, wherein each healthcare service provider is associated with an individual cost and an umbrella policy credit and the personal information data further comprises an uncredited umbrella policy cost, and wherein determining the healthcare services package further comprises:

aggregating the individual costs of each healthcare service provider on the healthcare services panel of each of the plurality of individuals;

aggregating the umbrella policy credits of each healthcare service provider on the healthcare services panel of each of the plurality of individuals;

calculating a difference between the uncredited umbrella policy cost and the aggregated amount of umbrella policy credits, wherein the difference represents a credited umbrella policy cost; and

determining the healthcare services insurance package based on a sum of the aggregated costs and the credited umbrella policy cost.

96. (Newly presented) The system of claim 95, wherein the personal information data further comprises an amount of deductible on an umbrella policy, and wherein determining the healthcare services package is further based on the amount of deductible.

97. (Newly presented) The system of claim 96, wherein the personal information data further comprises an amount of deductible on an umbrella policy for each individual, and wherein determining the healthcare services insurance package is further based on the amounts of deductible.

98. (Newly presented) The system of claim 77 wherein the financial parameter comprises a co-payment amount for each selected provider.

99. (Newly presented) The system of claim 77 wherein said processor is further configured for comprising said forwarding information comprises forwarding information to said user.

100. (Newly presented) The system of claim 77 wherein said processor is further configured for receiving a selection of a healthcare services panel comprising at least one of the healthcare service providers and said receiving personal information data regarding a user, wherein the personal information data comprises a user identifier and a financial parameter, further comprises:

receiving a selection from said user of a co-payment for each of said healthcare service providers;

wherein said healthcare services insurance package and said proposed periodic payment is determined based on said selected co-payments.

101. (Newly presented) A computer readable medium comprising computer-readable code for providing a user with a customized healthcare services insurance package, comprising code for:

receiving personal information data regarding a user, wherein the personal information data comprises a user identifier and a financial parameter;

forwarding information regarding a plurality of healthcare service providers;

receiving a selection of a healthcare services panel comprising at least one of the healthcare service providers;

using a computer system to determine a healthcare services insurance package based on a user's selection and the financial parameter; and

forwarding a description of the determined healthcare services insurance package, said description including a proposed periodic payment for purchasing said determined healthcare services insurance package.

102. (Newly presented) The medium of claim 101 wherein said user is an individual for whom said insurance is to be provided.

103. (Newly presented) The medium of claim 101, wherein the personal information data further comprises a sponsor identifier.

104. (Newly presented) The medium of claim 103, wherein the sponsor identifier identifies an employer of the user.

105. (Newly presented) The medium of claim 101, wherein the financial parameter comprises an amount of healthcare benefits available from the employer.

106. (Newly presented) The medium of claim 101, wherein the sponsor identifier identifies a healthcare administration company associated with the user.

107. (Newly presented) The medium of claim 101, wherein the financial parameter comprises an amount of healthcare benefits available from the healthcare administration company associated with the user.

108. (Newly presented) The medium of claim 103, wherein the sponsor identifier identifies the user.

109. (Newly presented) The medium of claim 101, wherein the financial parameter comprises an amount of healthcare costs identified by the user.

110. (Newly presented) The medium of claim 101, wherein the financial parameter represents that the user is soliciting price estimates.

111. (Newly presented) The medium of claim 101, further comprising code for receiving a selection of an anchor provider by the user, wherein the list is provided to the user based on the anchor provider.

112. (Newly presented) The medium of claim 101, further comprising code for receiving a selection of an anchor provider by the user, wherein the list is provided to the user based on a predefined criteria associated with the anchor provider.

113. (Newly presented) The medium of claim 112, wherein the predefined criteria comprises one of the group consisting of: price, quality, ratings, ranking, location, time, distance and hospital affiliation.

114. (Newly presented) The medium of claim 101, further comprising code for receiving a selection of a predefined criteria from the user wherein the list is provided to the user based on the predefined criteria.

115. (Newly presented) The medium of claim 114, wherein the predefined criteria comprises one of the group consisting of: price, quality, ratings, ranking, location, time, distance and hospital affiliation.

116. (Newly presented) The medium of claim 101, wherein the personal information data further comprises an identification of a plurality of individuals to be associated with the healthcare services package.

117. (Newly presented) The medium of claim 101, wherein a healthcare services panel is selected by the user for each of the plurality of individuals, and wherein the healthcare services package is further determined based on the healthcare services panel of each of the plurality of individuals.

118. (Newly presented) The medium of claim 101, wherein each healthcare service provider is associated with an individual cost and an umbrella policy credit and the personal information data further comprises an uncredited umbrella policy cost, and wherein code for determining the healthcare services insurance package further comprises code for:

aggregating the costs of healthcare service providers on the healthcare services panel;

aggregating the umbrella policy credits of each healthcare service provider on the healthcare services panel;

calculating a difference between the uncredited umbrella policy cost and the aggregated amount of umbrella policy credits, wherein the difference represents a credited umbrella policy cost; and

determining the healthcare services insurance package based on a sum of the aggregated costs and the credited umbrella policy cost.

119. (Newly presented) The medium of claim 118, wherein each healthcare service provider is associated with an individual cost and an umbrella policy credit and the personal information data further comprises an uncredited umbrella policy cost, and wherein code for determining the healthcare services package further comprises code for:

aggregating the individual costs of each healthcare service provider on the healthcare services panel of each of the plurality of individuals;

aggregating the umbrella policy credits of each healthcare service provider on the healthcare services panel of each of the plurality of individuals;

calculating a difference between the uncredited umbrella policy cost and the aggregated amount of umbrella policy credits, wherein the difference represents a credited umbrella policy cost; and

determining the healthcare services insurance package based on a sum of the aggregated costs and the credited umbrella policy cost.

120. (Newly presented) The medium of claim 119, wherein the personal information data further comprises an amount of deductible on an umbrella policy, and wherein determining the healthcare services package is further based on the amount of deductible.

121. (Newly presented) The medium of claim 120, wherein the personal information data further comprises an amount of deductible on an umbrella policy for each individual, and wherein determining the healthcare services insurance package is further based on the amounts of deductible.

122. (Newly presented) The medium of claim 101 wherein the financial parameter comprises a co-payment amount for each selected provider.